



# ask SHIP

**Q: My neighbor said she received important notices in the mail about her Medicare coverage last year and that the color of the notice important. What does she mean?**

**A.** Around this time each year, CMS and Social Security begin sending out important notices. Many of them require action from you. Some of them will be printed on a specific color paper according to the information being sent. Below is an explanation of some of these mailings.

## Gray Notice

The **Loss of Deemed Status** will be sent to anyone who no longer automatically qualifies for Extra Help in 2015. If you have limited income and resources, you may still qualify for Extra Help, but you will need to apply to find out.

The notice will explain why you no longer automatically qualify and encourage you to complete an enclosed application for Extra Help.

You can expect this notice some time in September.

## Orange Notice

If you have Extra Help and still automatically qualify, you should receive a **Change in Extra Help Co-Payment Notice** if your co-pays will change for 2015. You can expect this gray notice around October.

## Blue Notices

If your Medicare drug plan is leaving the Medicare Program, you will receive a **Reassignment Notice – Plan Termination**. This means you will be reassigned to a new Medicare drug plan in 2015 unless you choose a new plan in early December.

If you receive a blue **Reassignment Notice – Premium Increase**, you are being notified that your Medicare drug plan premium is increasing above the regional LIS premium subsidy amount. You will be reassigned to a new Medicare drug plan in 2015 if you don't join a new plan.

If you receive a blue **MA Reassignment Notice**,

your current Medicare Advantage plan is leaving the Medicare Program, and you will be reassigned to a new Medicare Advantage plan in 2015 unless you choose a new plan in early December.

You can expect any of these blue notices in late October to November.

## Tan Notices

In November, you might want to be on the lookout for the **LIS Choosers Notice**. This notice is sent to people who have Extra Help and chose a Medicare drug plan on their own. If you receive this notice, it means your plan's premium is changing, and you will have to pay a portion of the premium in 2015 unless you join a new \$0 premium plan.

If you or someone you know needs help understanding their Medicare benefits or with other Medicare related issues, call at 1-800-452-4800, 866-846-0139 TDD. You can also find us on Facebook and Twitter.